In re: Charles L. Motton Lorna P. Barrett-Motton Debtors

District/off: 0647-1

Case No. 12-14425-jps Chapter 13

Date Rcvd: Jun 30, 2014

TOTALS: 2, \* 1, ## 0

#### **CERTIFICATE OF NOTICE**

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User: athre

Form ID: 215aBAPC Total Noticed: 26 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2014. +Charles L. Motton, Lorna P Strongsville, OH 44136-7149 db/db Lorna P. Barrett-Motton, 18378 Brick Mill Run, PO Box 2461, 21595481 +AES Loan Servicing, Harrisburg, PA 17105-2461 +Atty. General of Ohio, 150 E. Gay Street, 21st Floor, , 150 E. Gay Street, 21st Floor, Columbus, OH 43215-3191 c/o Department of Justice, Tax Div. Civil Trail, Northern, nklin Station, Washington, DC 20044-0055 21595475 21595476 +Atty. General of US, P.O. Box 55, Ben Franklin Station, +CCO Mortgage, PO Box 6260, Glen Allen, VA 23058-6260 +Cach, LLC/ MBNA America, 4340 S. Monaco, 2nd Floor, Denver, CO 80237-3485 +Cach, LLC/MBNA America, 4340 S. Monico, 2nd Floor, Denver, CO 80237-3485 Office of US Attorney, Carl B. Stokes US Courthouse, 801 W. Superior Ave. #400, 21595473 21595484 21595485 21595478 Cleveland, OH 44113-1852 +Ohio Dept. of Taxation, 21595479 Bankruptcy Division, PO Box 530, Columbus, OH 43216-0530 +RBS Citizens NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577 +RITA, PO Box 470537, Broadview Heights, OH 44147-0537 21757310 21595480 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 21595482 +EDI: PHINPLAZA.COM Jun 30 2014 22:03:00 AES Loan Servicing, c/o Plaza Associates, JAF Station PO Box 2769, New York, NY 10116-2769 EDI: AIS.COM Jun 30 2014 22:03:00 American Info 21666466 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941 EDI: BANKAMER.COM Jun 30 2014 22:03:00 Bank 21595483 Bank of America, PO Box 15026. Wilmington, DE 19850-5026 EDI: CAPITALONE.COM Jun 30 2014 22:03:00 21595487 Capital One, Bankruptcy Department, PO Box 5155, Norcross, GA 30091 21595486 +E-mail/Text: BKRMailOps@weltman.com Jun 30 2014 22:21:23 Cach, LLC/MBNA America, c/o Weltman, Weinburg & Reis, 2155 Butterfield Dr, #200, Troy, MI 48084-3463 EDI: CAPITALONE.COM Jun 30 2014 22:03:00 Capital One Bank (USA), N.A., PO B PO Box 71083, 21719047 Charlotte, NC 28272-1083 +EDI: URSI.COM Jun 30 2014 22:03:00 21595489 Chase, c/o United Recovery, 5800 North Course Drive, Houston, TX 77072-1613 EDI: CHASE.COM Jun 30 2014 22:03:00 21595488 Chase, PO Box 15298. Wilmington, DE 19886-5298 +EDI: CAUT.COM Jun 30 2014 22:03:00 Chase Auto Finance, PO Box 29505, 21595490 Phoenix, AZ 85038-9505 +EDI: TSYS2.COM Jun 30 2014 22:03:00 21630903 Department Stores National Bank/Macy's, Mason, OH 45040-8053 Bankruptcy Processing, Po Box 8053, 21595474 E-mail/Text: bankruptcy.bnc@gt-cs.com Jun 30 2014 22:20:20 Green Tree, PO Box 6172, Rapid City, SD 57709-6172 EDI: IRS.COM Jun 30 2014 22:03:00 21595477 IRS Special Procedures, PO Box 7346, Philadelphia, PA 19101-7346 21623770 +EDI: CAUT.COM Jun 30 2014 22:03:00 JPMorgan Chase Bank, N.A., AZ1-1191, 201 N Central Ave, Phoenix AZ 85004-0073 +EDI: TSYS2.COM Jun 30 2014 22:03:00 21595491 Macy's. PO Box 689195, Des Moines, IA 50368-9195 EDI: PRA.COM Jun 30 2014 22:03:00 Portfolio Recovery Associates, LLC, POB 12914, 21816726 Norfolk VA 23541 TOTAL: 15 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* State of Ohio Deparment of Taxation 21595492 Valencia Motton, Unknown Address

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

10561 Telegraph Road, Glen Allen, VA 23059-4577

Date: Jul 02, 2014 Signature: /s/Joseph Speetjens

+RBS Citizens, NA,

District/off: 0647-1 User: athre Page 2 of 2 Date Rcvd: Jun 30, 2014 Total Noticed: 26

Form ID: 215aBAPC

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2014 at the address(es) listed below:

Craig H Shopneck chl3shopneck@chl3cleve.com, cshopneckl3@ecf.epiqsystems.com

Debra E Booher on behalf of Debtor Lorna P. Barrett-Motton charlotte@bankruptcyinfo.com

Debra E Booher on behalf of Debtor Charles L. Motton charlotte@bankruptcyinfo.com

Timothy M. Sullivan on behalf of Creditor State of Ohio Department of Taxation tim@tmslaw.net, elaine@tmslaw.net;martin@tmslaw.net;jillian@tmslaw.net

TOTAL: 4

### Northern District Of Ohio United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235

In re:

Charles L. Motton

Case No.: 12–14425–jps

Lorna P. Barrett–Motton

Chapter: 13

Address:

18378 Brick Mill Run Strongsville, OH 44136

Last four digits of Social Security No.:

xxx-xx-3013 xxx-xx-2093

# DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**Dated:** June 30, 2014 /s/ Jessica E. Price Smith Form ohnb215BAPCP United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

#### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injury or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.